

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Charles Stewart Cohen  
 Ofelia Cohen  
 Debtors

Case No. 18-12705-amc  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 51

Date Rcvd: Aug 10, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 12, 2018.

db +Charles Stewart Cohen, 333 Rosemary Lane, Narberth, PA 19072-1119  
 jdb +Ofelia Cohen, 246 Stoneway Lane, Merion Station, PA 19066-1820  
 14112695 +Capital One, PO Box 21887, Eagan, MN 55121-0887  
 14103433 +Citicards, Citicorp Credit Services/Attn: Centraliz, PO Box 790040, Saint Louis, MO 63179-0040  
 14103434 +Citizens Bank, 1 Citizens Dr, Riverside, RI 02915-3000  
 14103440 +Equifax, P.O. Box 740241, Atlanta, GA 30374-0241  
 14103441 +Experian, Profile Maintenance, P.O. Box 9558, Allen, Texas 75013-9558  
 14112698 +Har Zion Temple, 1500 Hagy's Ford Road, Penn Valley, PA 19072-1195  
 14103442 +Herbert Yentis, Inc., 7300 City Avenue, Philadelphia, PA 19151-2218  
 14103445 +JH2 Properties, LLC, 112 Birch Avenue, Bala Cynwyd, PA 19004-3011  
 14112699 +Merchants & Medical Credit Corp, Inc., 6324 Taylor Dr, Flint, MI 48507-4685  
 14103450 +Milstead and Associates, 1 East Stow Road, Marlton, NJ 08053-3118  
 14103451 PA Dept. of Revenue, Bankruptcy Division, Bureau of Compliance, P.O. Box 280946, Harrisburg, PA 17120-0946  
 14103453 +PGW, Legal Dept. 4th Floor, 800 W. Montgomery Avenue, Philadelphia, PA 19122-2806  
 14103455 +PNC Bank, 2730 Liberty Ave, Pittsburgh, PA 15222-4747  
 14103456 +Robert Davis, 2000 South Orange Avenue, Suite 2600, Orlando, FL 32806-3036  
 14103457 +Rushmore Lms, Attn: Bankruptcy, PO Box 55004, Irvine, CA 92619-5004  
 14103458 +Trans Union Corporation, Public Records Department, 555 West Adams Street, Chicago, IL 60661-3631  
 14112701 +United Healthcare, Dept CH10151, Palatine, IL 60055-0001  
 14112700 United Healthcare Service LLC, Greensboro Service Center, PO Box 740800, Atlanta GA 30374-0800  
 14101229 +WSFS FSB, c/o Rebecca A. Solarz, Esquire, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541  
 14112702 +Yellow Pages United, PO Box 50038, Jacksonville, FL 32240-0038  
 14103459 +Yentis, Inc., 7300 City Avenue, Philadelphia, PA 19151-2286

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: megan.harper@phila.gov Aug 11 2018 02:23:07 City of Philadelphia,  
     City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
     Philadelphia, PA 19102-1595  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Aug 11 2018 02:23:03 U.S. Attorney Office,  
     c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 14103428 E-mail/Text: ebn@americancollect.com Aug 11 2018 02:22:51 Americancollect INC, PO BOX 1566,  
     Manitowoc WI 54221-1566  
 14112694 +EDI: AMEREXPR.COM Aug 11 2018 06:08:00 American Express, P.O. Box 981535,  
     El Paso, TX 79998-1535  
 14103427 +EDI: AMEREXPR.COM Aug 11 2018 06:08:00 American Express, P.O. Box 1270,  
     Newark, NJ 07101-1270  
 14124920 EDI: BECKLEE.COM Aug 11 2018 06:08:00 American Express National Bank,  
     c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
 14103430 EDI: BMW.COM Aug 11 2018 06:08:00 BMW Financial Services, Attn: Bankruptcy Department,  
     PO Box 3608, Dublin, OH 43016  
 14097791 +EDI: AISACG.COM Aug 11 2018 06:08:00 BMW Financial Services NA, LLC,  
     AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901  
 14110230 +EDI: AISACG.COM Aug 11 2018 06:08:00 BMW Financial Services NA, LLC,  
     4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901  
 14103435 E-mail/Text: megan.harper@phila.gov Aug 11 2018 02:23:06 City Of Philadelphia,  
     Major Tax Unit/Bankruptcy Dept., 1401 JFK Blvd, Room 580, Philadelphia, PA 19102  
 14103436 E-mail/Text: megan.harper@phila.gov Aug 11 2018 02:23:07 City of Philadelphia,  
     Bankruptcy Unit, 15th Floor, 1515 Arch Street, Philadelphia, PA 19102  
 14160741 EDI: BL-BECKET.COM Aug 11 2018 06:08:00 Capital One, N.A., c/o Becket and Lee LLP,  
     PO Box 3001, Malvern PA 19355-0701  
 14112696 +E-mail/Text: bankruptcy@cavps.com Aug 11 2018 02:22:56 Cavalry SPV, I, LLC,  
     500 Summit Lake Drive, Suite 400, Valhalla, NY 10595-2321  
 14103431 +EDI: CHASE.COM Aug 11 2018 06:08:00 Chase Card Services, Correspondence Dept,  
     PO Box 15298, Wilmington, DE 19850-5298  
 14103432 +E-mail/Text: ecf@ccpclaw.com Aug 11 2018 02:21:49 Cibik and Cataldo, P.C.,  
     1500 Walnut Street, Suite 900, Philadelphia, PA 19102-3518  
 14103437 +E-mail/Text: bankruptcy@philapark.org Aug 11 2018 02:23:54 City of Philadelphia,  
     Parking Violations Branch, PO Box 41819, Philadelphia, PA 19101-1819  
 14112697 +E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 11 2018 02:22:03  
     Commonwealth of PA-Dept. of Revenue, Bureau of Individual Taxes, Dept. 280601,  
     Inheritance Tax Division, Harrisburg, PA 17128-0001  
 14121921 EDI: DISCOVER.COM Aug 11 2018 06:08:00 Discover Bank, Discover Products Inc,  
     PO Box 3025, New Albany, OH 43054-3025  
 14103439 +EDI: DISCOVER.COM Aug 11 2018 06:08:00 Discover Financial, PO Box 3025,  
     New Albany, OH 43054-3025  
 14103444 EDI: IRS.COM Aug 11 2018 06:08:00 I.R.S., P.O. Box 7346, Philadelphia, PA 19101-7346  
 14110538 EDI: BL-BECKET.COM Aug 11 2018 06:08:00 Kohl's, c/o Becket and Lee LLP, PO Box 3001,  
     Malvern PA 19355-0701

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Page 2 of 2  
Total Noticed: 51

Date Rcvd: Aug 10, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

14103446 +EDI: CBSKOHLS.COM Aug 11 2018 06:08:00 Kohls/Capital One, Kohls Credit, PO Box 3120, Milwaukee, WI 53201-3120  
14103448 +EDI: CHASE.COM Aug 11 2018 06:08:00 Marriot Rewards, PO Box 15123, Wilmington, DE 19850-5123  
14103449 +E-mail/Text: MVCIBL@VACATIONCLUB.COM Aug 11 2018 02:22:46 Marriott Ownership, 1200 Bartow Rd. Suite 14, Lakeland, FL 33801-5901  
14103452 E-mail/Text: bankruptcygroup@peco-energy.com Aug 11 2018 02:21:57 Peco Energy, 2301 Market Street # N 3-1, Legal Department, Philadelphia PA 19103-1338  
14102521 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 11 2018 02:22:04 Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946  
14103454 +E-mail/Text: bankruptcy@philapark.org Aug 11 2018 02:23:54 Philadelphia Parking Authority, Bankruptcy Department, 701 Market Street, Philadelphia, PA 19106-2895  
14176603 +EDI: AIS.COM Aug 11 2018 06:08:00 Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 28

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

14103443 Hollywood/Fire/Rescue & Beach Safety Dep  
14103447 MAIN LINE GASTROENTEROLOGY Associates  
smg\* Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946  
14129020\* American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

TOTALS: 2, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 12, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 9, 2018 at the address(es) listed below:

GARY F SEITZ on behalf of Trustee GARY F. SEITZ gseitz@gsbblaw.com, hsmith@gsbblaw.com  
GARY F. SEITZ on behalf of Trustee GARY F. SEITZ gseitz@gsbblaw.com,  
gfs@trustesolutions.net;hsmith@gsbblaw.com  
GARY F. SEITZ gseitz@gsbblaw.com, gfs@trustesolutions.net;hsmith@gsbblaw.com  
HOLLY SMITH MILLER on behalf of Joint Debtor Ofelia Cohen hsmiller@gsbblaw.com  
HOLLY SMITH MILLER on behalf of Trustee GARY F. SEITZ hsmiller@gsbblaw.com  
HOLLY SMITH MILLER on behalf of Debtor Charles Stewart Cohen hsmiller@gsbblaw.com  
KEVIN P. CALLAHAN on behalf of U.S. Trustee United States Trustee kevin.p.callahan@usdoj.gov  
MICHAEL A. CATALDO2 on behalf of Joint Debtor Ofelia Cohen ecf@ccpclaw.com,  
igotnotices@ccpclaw.com  
MICHAEL A. CATALDO2 on behalf of Debtor Charles Stewart Cohen ecf@ccpclaw.com,  
igotnotices@ccpclaw.com  
MICHAEL A. CIBIK2 on behalf of Debtor Charles Stewart Cohen ecf@ccpclaw.com,  
igotnotices@ccpclaw.com  
MICHAEL A. CIBIK2 on behalf of Joint Debtor Ofelia Cohen ecf@ccpclaw.com,  
igotnotices@ccpclaw.com  
REBECCA ANN SOLARZ on behalf of Creditor Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, not individually but as Trustee, ET AL. bkgroup@kmlawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 13

**Information to identify the case:**

|  |  |   |
|--|--|---|
| Debtor 1   | <b>Charles Stewart Cohen</b><br>First Name   Middle Name   Last Name | Social Security number or ITIN <b>xxx-xx-9640</b>                     |
| Debtor 2<br>(Spouse, if filing)  | <b>Ofelia Cohen</b><br>First Name   Middle Name   Last Name          | EIN <b>-----</b><br>Social Security number or ITIN <b>xxx-xx-6873</b> |
| United States Bankruptcy Court <b>Eastern District of Pennsylvania</b> |  |   |
| Case number: <b>18-12705-amc</b>                                       |  |   |

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Charles Stewart Cohen

Ofelia Cohen

8/9/18

**By the court:** Ashely M. Chan  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**